



Dear ISTRF Vision Member:

The purpose of this letter is to let you know of an upcoming change to your vision coverage.

Beginning January 1, 2005 your vision coverage will change to Anthem Blue VisionSM PPO, and the group contract with VSP will end. Your premium rate will not change. There is, however, one change in the benefit design: the charge for medically necessary contact lenses will be subject to a \$20.00 materials deductible prior to being paid up to \$250. at in-network providers. Currently no deductible applies to this benefit.

The Anthem Blue Vision PPO provider network is different than the VSP network. To assist you in finding an Anthem Blue Vision PPO provider in your area we are enclosing a provider directory. An overview of the Anthem Blue Vision plan is also enclosed, providing information on how to use your new vision plan, along with a general description of the program.

Should you decide you don't wish to continue your vision coverage with the Anthem Blue Vision PPO plan, you may cancel your coverage effective January 1, 2005. If you have already paid your premium for the two year period of May 1, 2003 through April 30, 2005 you will be refunded a pro-rated portion of that premium. If your vision premium is deducted from your pension check, those deductions will discontinue January 1st. **Please notify Anthem in writing prior to November 15, 2004 if you wish to cancel your vision coverage.**

If you have any questions regarding this change of vision coverage, your Anthem Customer Service Representative will be happy to help you. Your representative can be reached at (800) 828-3677.

Thank you for allowing Anthem to provide for your insurance needs.